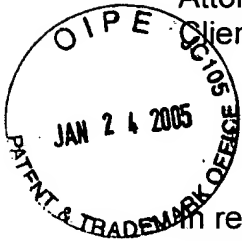


1648 DFW

Attorney's Docket 013756-0265981

Client Reference:



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of:
NEAL GOLDSTEIN ET AL.

Confirmation Number: 7405

Application No.: 09/672,684

Group Art Unit: 1648

Filed: September 28, 2000

Examiner: Brown, Timothy M.

For: METHOD OF AND SYSTEM FOR PROCESSING TRANSACTIONS

**Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

AMENDMENT/RESPONSE TRANSMITTAL


Transmitted herewith is an amendment/response for this application.

FEE PAYMENT

Applicants believe that no fee is required at this time. If Applicants are mistaken in that regard, please charge any additional fees required by this paper or credit any overpayment to Deposit Account No. 502212. A duplicate of this paper is attached.

Date: January 19, 2005

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San Diego, CA 92130-2092
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VICTOR J. CASTELLUCCI
Reg. No. 43535

CERTIFICATION UNDER 37 C.F.R. §§ 1.8 and/or 1.10*

(When using Express Mail, the Express Mail label number is *mandatory*; *Express Mail certification is optional*.)

I hereby certify that, on the date shown below, this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

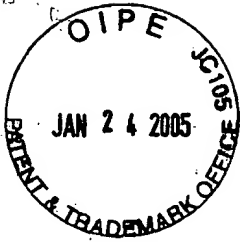
Date: January 19, 2005


Signature

PATRICIA MUNOZ

(type or print name of person certifying)

* Only the date of filing (§ 1.6) will be the date used in a patent term adjustment calculation, although the date on any certificate of mailing or transmission under § 1.8 continues to be taken into account in determining timeliness. See § 1.703(f). Consider "Express Mail Post Office to Addressee" (§ 1.10) or facsimile transmission (§ 1.6(d)) for the reply to be accorded the earliest possible filing date for patent term adjustment calculations.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Neal Goldstein, et al.

Serial No: 09/672,684

Filed: September 28, 2000

Title: METHOD OF AND SYSTEM
FOR PROCESSING
TRANSACTIONS

) Examiner: Brown, Timothy M.

) Art Unit: 3625

) Certificate of Mailing

) I, Patricia Munoz, hereby certify that this paper,
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) P.O. Box 1450, Alexandria, VA 22313-1450, on
) January 19, 2005.

) By: Patricia Munoz
Patricia Munoz

REPLY UNDER 37 C.F.R. §1.111(b)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated October 20, 2004, this Reply being filed within the three-month shortened statutory period the Examiner has set, Applicants submit the following Remarks.

The pending claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 10 of this paper.